



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
MidFirst Bank

Order Filed on July 26, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-14783 ABA

In Re:  
Karen D. Hill,  
Debtor

Adv. No.:  
Hearing Date: 7/16/2024 @ 10:00 a.m.  
Judge: Andrew B. Altenburg, Jr.

### ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three(3) is hereby  
**ORDERED.**

DATED: July 26, 2024



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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 2102 East Oak Road A5, Vineland, NJ. 08361, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika N. Wyche, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 15, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through July 2024 for a total post-petition default of \$6,938.68 (5 @ \$1,411.85, less \$120.57 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the arrears in the amount of \$6,938.68 will be paid by Debtor remitting \$1,156.43 for one month and \$1,156.45 per month for five months in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2024, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.